violence in connection with the shooting spree.

According to reports, Bushmaster continued to sell firearms, including the XM-15 assault rifle used in the sniper shootings, to Bull's Eye Shooter Supply in Tacoma, WA, even after several ATF audits documented the dealer's inability to responsibly account for its inventory of weapons. Reports indicate that 238 guns had gone missing from Bull's Eye's inventory and over 50 had been traced to criminal acts since 1997. As part of the settlement with victims, Bull's Eye has agreed to pay \$2 million for its negligence in failing to account for the assault rifle that ended up in the hands of the snipers.

Earlier this year, I voted with 89 of my colleagues to defeat S. 1805, the Protection of Lawful Commerce in Arms Act. That bill would have weakened the legal rights of gun violence victims by terminating a wide range of pending and prospective civil cases against members of the gun industry. The victims of the sniper shootings would have lost their ability to sue Bushmaster Firearms and Bull's Eye Shooter Supply had S. 1805 become law.

For the families and victims impacted by the 2002 sniper attacks, no amount of money will replace their loss and suffering. However, we should continue to pursue sensible gun safety legislation, including reinstating the expired assault weapons ban, to help prevent future gun crimes and improve the security of communities across our Nation.

STUDENT LOAN ABUSE PREVENTION ACT

Mr. DURBIN. Mr. President, I rise to speak on behalf of the Student Loan Abuse Prevention Act. I am pleased to join Senator MURRAY as a cosponsor of the measure. This bill would amend the Higher Education Act of 1965 to end the siphoning of taxpayer dollars to pay exorbitant interest rates on student loans.

A special class of student loans, financed by tax-exempt bonds issued before October 1993, has become a goldmine for the companies that hold them. In the 1980s, Congress created the Guaranteed Student Loan Program, now known as the Federal Family Education Loan Program, or FFELP, to keep college loans accessible and affordable for students. Facing high interest rates, the program guaranteed lenders an interest rate of 9.5 percent to entice them to join the program.

Congress intended to end the special treatment of tax-exempt bonds with the Omnibus Budget Reconciliation Act of 1993. But the way in which the grandfather clause for pre-existing bonds was drafted has had the opposite effect. Two loopholes have allowed student loan companies to profit widely as they recycle old tax exempt bonds to produce new subsidies. The first loophole has extended the life of these

bonds. If the lender refinances an old bond, it is still treated as an old bond but with a longer life. The second loophole allows for the volume of loans receiving this excessive subsidy to grow. Even if a tax-exempt bond finances a loan only temporarily, that loan is permanently treated as if it was financed by a tax-exempt bond.

The serial refinancing of loans is an accounting trick that ratchets up the subsidies the Government must pay. In fiscal year 2001, the 9.5 percent guarantee cost American taxpayers approximately \$200 million. Now GAO and others have estimated that the cost is nearly five times greater this year. That is a billion dollars in unnecessary subsidies. This windfall has a secondary effect. U.S. News & World Report credits this "obscure loophole in federal law" with giving private lenders the financial latitude to lure colleges and universities away from the direct loan process.

Old loans are very much alive and multiplying in plain sight of Federal regulators. Lenders use the 9.5 percent bond funds to finance a set of loans for as little as one day and that new loan earns a 9.5-percent guaranteed return for life. Nelnet, the Nebraska based National Education Loan Network, is the lender that has exploited 9.5 percent loans more aggressively than any other, increasing its 9.5 percent holdings nearly tenfold in the last 18 months.

These subsidies have already consumed a disproportionate share of the Nation's financial dollars. Although loans carrying the 9.5 percent subsidy rate account for no more than 8 percent of the FFEL Program, they have soaked up 78 percent of all subsidies paid to lenders under the program in the current fiscal year. We need to halt and reverse the explosive growth of 9.5-percent loans. Each day of delay allows more loans to be converted to 9.5-percent loans, enriching lenders and undermining the direct loan program.

I urge my colleagues to support the bill to end this outdated subsidy.

BUTLER UNIVERSITY POLICE OFFICER JAMES L. DAVIS

Mr. BAYH. Mr. President, I rise today to pay tribute to and honor the life of James Davis, a Butler University Police Officer who was killed in the line of duty on September 24, 2004. Officer Davis was shot down by a guman while investigating reports of a suspicious person inside Hinkle Fieldhouse, the campus arena.

On Friday morning, Officer Davis left his patrol car to seek out a man who had refused to exit Hinkle Fieldhouse where students were practicing basketball. A member of Butler's police force since January 2003, Officer Davis, a 31-year-old husband and father of three had his entire life before him when he confronted the suspect, a selfless act that would cost him his life.

Officer Davis graduated from Indiana University in 1995 with a double major in criminal justice and Afro-American studies before entering his career of service. After retiring from the Army as a military policeman, Officer Davis spent a year supervising juvenile offenders as a youth service officer for the Indiana Department of Transportation. He also worked as a drill instructor for troubled youth in a program called Project Impact.

Above all, Officer Davis was a devoted family man who relished his time with loved ones. He dedicated his life to the noblest of causes; his family, his job and keeping others safe. Officer Davis leaves behind his wife, Veleeda and his three young children, Josiah, 8, Jarren, 3, and Jaedyn, who will be two in December. May his children grow up knowing that their father was a brave, hard-working and loving man.

In the wake of his death, friends, neighbors and fellow officers came together to remember and celebrate the life of Officer Davis. Butler Police Chief David Selby described Officer Davis to the Indianapolis Star as "an outstanding officer . . . and a very good friend to all of us," adding that he would be missed by many. Those who knew him well recall Officer Davis' dedication to his job and his efforts to help troubled teens. A friend remembered Officer Davis' strong belief that there were "no bad children, just children who made bad decisions or came from a bad environment."

Throughout his career, Officer Davis distinguished himself as a policeman who genuinely cared about the students he was working to protect. Students recall him as someone who could be counted on for a safe ride home from class if he spotted them walking alone in the dark and by fellow officers as a devoted member of their team. His brave and caring actions leave behind an unforgettable impression of the kind of man he was.

It is my sad duty to enter the name of James L. Davis into the United States Congressional Record. As Officer Davis rests with God in eternal peace, let us never forget the courage and sacrifice he displayed when he laid down his life on September 24, 2004.

ADDITIONAL STATEMENTS

GEORGE WASHINGTON UNIVERSITY

• Mr. CONRAD. Mr. President, I would like to recognize and congratulate both the George Washington University and its Graduate School of Education and Human Development on achieving centennial milestones this month. George Washington University, which is 183 years old and was created by an act of Congress in 1821, commemorates 100 years of its name change from Columbian University to the George Washington University.

As an alumnus of GW, I am honored to offer congratulations for this internationally recognized institution of higher education.

The university's Grade School of Education and Human Development celebrates 100 years of providing profes-

sional development.

The Graduate School of Education and Human Development's partnerships on major national projects have impacted educational reform, increased technological opportunities, and continues to assist and impact the quality of life for people in the United States.

Over the past century, students and alumni of the university have participated in groundbreaking research, championed political causes, and contributed to the community of Washington, DC, and the American people. Over the past 100 years, several highprofile graduates from the fields of government, business, education, and law have obtained degrees from GW.

GW has awarded honorary degrees to eight U.S. Presidents, which included Theodore Roosevelt, Herbert Hoover, Warren Harding, Calvin Coolidge, Harry Truman, John F. Kennedy, Dwight Eisenhower, and Ronald Reagan; eight Supreme Court Justices; and Alexander Graham Bell, just to name a few.

In closing, I would like to congratulate the George Washington University president, Stephen Joel Trachtenberg, and the Graduate School of Education and Human Development dean, Mary Hartwood Futrell. I know if President George Washington was here today, he would be proud that his dream of a national university has not only been realized, but that the university bearing his name will continue to enrich the lives of students from around the globe for centuries to come.

KATHERINE GOTTLIEB

• Ms. MURKOWSKI. Mr. President, earlier this week the John D. and Catherine T. MacArthur Foundation selected an outstanding Alaskan, Katherine Gottlieb, as one of 23 distinguished Americans who have been designated MacArthur Foundation Fellows for 2004. The MacArthur Fellowship is better known as the "Genius Award" and that term aptly describes my friend, Katherine Gottlieb.

Katherine, who is of Aleut and Filipino descent, is the Chief Executive Officer of Southcentral Foundation, which provides primary health care services to some 40,000 Ålaska Natives in Anchorage and Southcentral Alaska. Southcentral Foundation is also a partner in the management and operation of the cutting edge Alaska Native

Medical Center.

Notwithstanding her lofty title, Katherine is no "corner office" execu-tive. Her first job at Southcentral Foundation's headquarters in Anchorage was receptionist. She took the job while undertaking undergraduate work at Alaska Pacific University. She worked her way up the ranks at Southcentral Foundation and went on to earn an MBA at Alaska Pacific University.

But Katherine didn't go to school in Anchorage to prepare for a career in healthcare. By the time she arrived in Anchorage, she had already demonstrated her commitment to the wellbeing of her Native people. Katherine began her healthcare career as a community health aide in her hometown of Seldovia, AK, a community of about 306 people which is not connected by road to the rest of Alaska, much less the continental United States.

In the roadless villages of rural Alaska, community health aides provide the link between the patient and medical resources available in the larger communities. Alaska's Community Health Aides are the front line health providers in our last frontier.

Perhaps it was this formative experience that led Katherine to champion the implementation of a patient centered healthcare delivery model at Southcentral Foundation. The Mac-Arthur Foundation does not officially explain which qualities led them to select a particular nominee as a fellow. They explain that the fellowship is an investment in a person's originality, insight and potential.

But their announcement offers some clues about what led the foundation to select Katherine. The announcement observes that Katherine, by championing this patient centered delivery model, has transformed health care and related health programs in her Alaska

Native community.

On February 10, 2003, Dr. Douglas Ebv. Southcentral Foundation's Vice President for Medical Services, accepted the Indian Health Service Physician Leader of the Year Award. In his acceptance address he described the genesis of the patient centered delivery system as follows:

The Native community and Southcentral Foundation asked for a primary care system that was truly centered on the needs and wants of the patient and family, that was built on the foundational strengths and values already present in the Native community, that fully partnered with the patient and family, providing them with the information and tools they needed in their journey toward wellness, that provided optimal quality and access to every single Alaska Native and American Indian eligible for services . . . What we did was to take the best pieces of programs we could find nationally and internationally that supported the vision of the Anchorage Native community and Southcentral Foundation leadership and created our own system of care.

This system allows over 40,000 individuals and families to choose their primary care provider, enter into a long-term trusting relationship with them, have same day access for any reason, and fully partner in their journey toward wellness. It has resulted in these primary care patients decreasing their daytime use of the Urgent Care Center and Emergency Room by about 50%, use of specialty clinics by over 30% and total primary care visits by about 20%. Quality of care measures such as immunization rates, cancer screening rates, depression screening/treatment, chronic pain screening/treatment, etc. have all maintained or significantly improved. Patient satisfaction measures have been very positive. Support systems such as health education, nutrition, and social serv-

ices have been fully integrated into the sys-

Dr. Eby pointed out in that acceptance address that the patient centered health care model would not have been implemented without the visionary leadership of Katherine Gottlieb. In Dr. Eby's words, "This journey was going to happen. Katherine Gottlieb would accept nothing less."

The patient centered health care initiative is one of Katherine's many contributions. The MacArthur Foundation also took note of Katherine's creation of the Family Wellness Warriors Initiative, which seeks to revitalize the traditional role of Alaska Native men as protectors and providers, making them less inclined to fall into a pattern of domestic abuse.

They acknowledged Katherine's leadership with respect to the Dena A Coy Residential Treatment Center, which is the first residential facility for pregnant women in the United States focusing on prevention of fetal alcohol disorders and Pathway Home, a transitional living center which addresses the challenges of substance abuse, violence and suicide among Native teen-

These are just a few of the 75 medical, behavioral health and community services that moved the MacArthur Foundation to conclude. "Under Kath-Gottlieb's leadership, erine Southcentral Foundation network has demonstrated that high-quality health care and effective preventive services are possible, even in communities facing obstacles of poverty and geographic isolation."

Alaska has known for many years what a treasure we have in Katherine Gottlieb. Now the Nation knows too. But Katherine is not one to rest on her laurels. An innovator and an entrepreneur, I have no doubt that this recognition will spur Katherine to even greater heights. But one thing is for sure. Katherine Gottlieb will never forget where she came from. She is anchored by the strength of her faith and her values and grounded by her Native heritage.

I join with all Alaskans in congratulating Katherine Gottlieb on this extraordinary accomplishment.

MESSAGES FROM THE HOUSE

At 9:39 a.m., a message from the House of Representatives, delivered by Ms. Niland, one of its reading clerks, announced that the House disagree to the amendment of the Senate to the bill (H.R. 4520) entitled "An Act to amend the Internal Revenue Code of 1986 to remove impediments in such Code and make our manufacturing, service, and high technology businesses and workers more competitive and productive both at home and abroad", and agree to the conference asked by the Senate on the disagreeing votes of the two Houses thereon; and appoints the following members of the conference on the part of the House: